

STATE OF MICHIGAN  
DEPARTMENT OF ENERGY, LABOR & ECONOMIC GROWTH  
OFFICE OF FINANCIAL AND INSURANCE REGULATION

Before the Commissioner of the Office of Financial and Insurance Regulation

In the matter of:

Enforcement Case No. 09-07416

HOME ADVANTAGE FUNDING GROUP, INC.

License/Registration No.: FL-0011536

Respondent.

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Issued and entered  
This 10<sup>th</sup> day of December 2009  
by Catherine J. Kirby, Acting Chief Deputy Commissioner  
Office of Financial and Insurance Regulation

FINAL ORDER OF REVOCATION OF  
FIRST MORTGAGE BROKER/LENDER LICENSE

I.

Findings of Fact

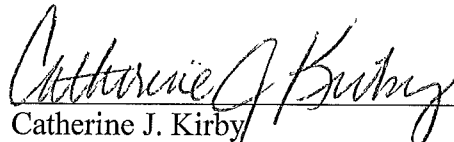
1. On September 23 and October 19, 2009, the Commissioner issued a Notice of Intention to Revoke License ("Notice") pursuant to Section 12 of the Mortgage Brokers, Lenders, and Servicers Licensing Act, MCL 445.1662. Said Notices advised Respondent that failure to request a hearing within 20 days would result in the issuance of a final order of revocation of Respondent's first mortgage broker/lender license. The said Notice was served on Respondent on October 27, 2009.

2. Respondent failed to request a hearing on the Notice of Intention to Revoke License within 20 days as required by statute.

**II.**

**Final Order of Revocation of First Mortgage Broker/Lender License**

Therefore, a Final Order revoking Respondent's first mortgage broker/lender license pursuant to Section 12 of the Mortgage Brokers, Lenders, and Servicers Licensing Act, MCL 445.1662 is hereby entered.

  
Catherine J. Kirby  
Acting Chief Deputy Commissioner